AMENDMENTS to the SPECIFICATION

Please REPLACE the paragraph on page 1, line 5 with the following paragraph:

The present application is a continuation of U.S. Patent Application Serial No. 08/997,680 filed December 23, 1997, now abandoned; which and it is a continuation-in-part of commonly owned, eo-pending U.S. Patent Application Serial No. 08/762,128 entitled "Postpaid Traveler's Checks" filed December 9, 1996, which issued as U.S. Patent No. 5,798,508 on August 25, 1998; and which is a continuation in part of commonly owned, eo-pending U.S. application Serial No. 08/858,738 entitled "System and Process for Issuing and Managing Forced Redemption Vouchers having Alias Account Numbers" filed May 19, 1997, now abandoned; wherein the entirety of each is incorporated by reference herein.

Please **REPLACE** the paragraph on page 1, line 10 with the following paragraph:

This application is related to eo-pending application (attorney title: "Dynamically Changing System for Fulfilling Concealed Value Gift Certificate Obligations," attorney docket U.S. Patent Application number 08/994,124, filed December 19, 1997, inventors: Jay S. Walker, Andrew S. Van Luchene, Daniel E. Tedesco, James A. Jorasch); which issued as U.S. Patent No. 6,138,106 on December 19, 1997; the entirety of which is incorporated by reference herein.